

In re:
Constance L. Lapham
Debtor

Case No. 22-11004-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Aug 17, 2023

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2023:

Recip ID	Recipient Name and Address
db	+ Constance L. Lapham, 25 Dutton Farm Lane, West Grove, PA 19390-9473

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 19, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust bkgroup@kmlawgroup.com
JOSEPH F. CLAFFY	on behalf of Plaintiff Constance L. Lapham claffylaw@outlook.com claffylaw@aol.com;JClaffyPennsylvania1@jubileebk.net
JOSHUA I. GOLDMAN	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust Josh.Goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com;BKecf@padgettlawgroup.com
KARINA VELTER	on behalf of Creditor CSMC 2021-JR1 TRUST c/o Select Portfolio Servicing Inc. karina.velter@powerskirm.com,

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: Aug 17, 2023

Form ID: pdf900

Total Noticed: 1

bankruptcy@powerskirm.com

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

MARK A. CRONIN

on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust bkgroup@kmlawgroup.com

SARAH K. MCCAFFERY

on behalf of Creditor CSMC 2021-JR1 TRUST c/o Select Portfolio Servicing Inc. ckohn@hoflawgroup.com

SARAH K. MCCAFFERY

on behalf of Defendant CSMC 2021-JR1 TRUST ckohn@hoflawgroup.com

SHARON S. MASTERS

on behalf of Debtor Constance L. Lapham shmasters@hotmail.com G65312@notify.cincompass.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Constance L. Lapham

Debtor(s)

CHAPTER 13

US Bank Trust National Association, Not In Its
Individual Capacity But Solely As Owner Trustee For
VRMTG Asset Trust

Movant

NO. 22-11004 MDC

vs.

Constance L. Lapham

Debtor(s)

11 U.S.C. Sections 362 and 1301

Kenneth E. West

Trustee

ORDER

AND NOW, this **17th** day of **August**, 2023 it is hereby **ORDERED** that if Constance L. Lapham (the “Debtor(s)”) and U.S. Bank Trust National Association, not in its Individual Capacity but solely as owner Trustee for VRMTG Asset Trust (“Mortgagee”) elect to enter into the proposed loan modification under the terms proposed by the Mortgagee, the Debtor(s) and Mortgagee may do so without there being any violation of the bankruptcy stay, or the provisions of USC § 362.



Magdeline D. Coleman
United States Bankruptcy Judge